



Order Filed on November 14, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

MIDDLEBROOKS SHAPIRO, P.C.  
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In Re:  
JOSHUA E. KELLY,  
  
Chapter 13 Debtor.

Case No.: 23-15701-CMG  
  
Chapter: 13  
  
Judge: Gravelle

**ORDER RESPECTING REQUEST FOR EXTENSION  
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: November 14, 2023**

  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on 8/30/2023:

Property: 144 Belmont Avenue, North Plainfield, NJ

Creditor: Home Point Financial Corp./Mr. Cooper

and a Request for

☒ Extension of the Loss Mitigation Period having been filed by Debtor, and for good cause shown,

☐ Early Termination of the Loss Mitigation Period having been filed by \_\_\_\_\_, and for good cause shown,

It is hereby ORDERED that,

☒ The Loss Mitigation Period is extended up to and including 2/14/2024.

☐ The Loss Mitigation Period is terminated, effective \_\_\_\_\_.

And it is further ORDERED that,

If this case is dismissed during the loss mitigation period, loss mitigation is terminated effective on the date of the order of dismissal.

In re:  
Joshua E. Kelly  
Debtor

Case No. 23-15701-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 14, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2023:

Recip ID	Recipient Name and Address
db	+ Joshua E. Kelly, 144 Belmont Avenue, North Plainfield, NJ 07060-4458

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Home Point Financial Corporation ajennings@raslg.com
Aleisha Candace Jennings	on behalf of Creditor Nationstar Mortgage LLC ajennings@raslg.com
Andre L. Kydala	on behalf of Creditor Nathaly Calles kydalalaw@aim.com kydalalaw@aim.com
Angela Nascondiglio Stein	on behalf of Debtor Joshua E. Kelly nascondiglio@middlebrooksshapiro.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

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Jessica M. Minneci

on behalf of Debtor Joshua E. Kelly jminneci@middlebrooksshapiro.com

Melinda D. Middlebrooks

on behalf of Debtor Joshua E. Kelly middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9